

Leibowitz Law Center

VIA CERTIFIED MAIL

November 6, 2007

Esperanza Financial Services, Inc.
6810 West Cermak Road
Berwyn, IL - 60402

Re: Jose Jaramillo
1323 North Cedar Lake Road
Lake Villa, IL - 60046

Loan No:4982

Ladies and Gentlemen:

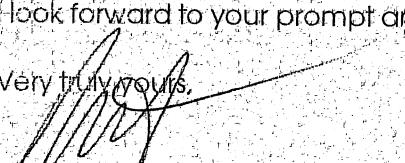
I am the Attorney for Jose Jaramillo. Please be advised that on behalf of Jose Jaramillo, your borrower in the above referenced transaction, I intend to and hereby do cancel and rescind the referenced mortgage. Your notice of right to cancel is improper under 15 USC § 1635(a) and Regulation Z in that you failed to provide two separate copies of the Notice of Right to Cancel to your borrower, Jose Jaramillo. This violation of TILA is, without more, sufficient grounds for rescission. There may be additional grounds for rescission and all such additional grounds are reserved.

By this letter, I hereby rescind and cancel on behalf of Jose Jaramillo.

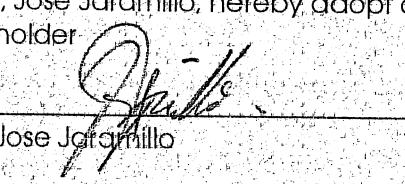
Accordingly, the mortgage/lien/security interest you hold is cancelled. You must return all money or property the borrower has given to you or anyone else in connection with this transaction within 20 calendar days after you receive this notice.

Look forward to your prompt and positive response.

Very truly yours,


David P. Leibowitz
Attorney for Jose Jaramillo

I, Jose Jaramillo, hereby adopt and ratify this as my rescission notice to the mortgage holder.


Jose Jaramillo

